

THE FURNITURE STORE OF QUALITY

We are exclusive agents
in Clarksburg for the
famous

Heywood-Wakefield Baby Carriages

See Them First

If we advertise it, we have it

The Home Furnishing Co.

Main street Complete Home Furnishers Clarksburg, W. Va.

Social and Personal

Items for this department are welcomed. They may be sent or telephoned to the Telegram's editorial department. Telephone: Bell 390. Home 157-Y.

Parsonage Wedding.

Franklyn Dwyer and Miss Leona Cross of Weston were married at 2 o'clock Saturday afternoon at the parsonage of the First Methodist Episcopal church by the Rev. W. B. King, pastor of the church. They will reside at Weston.

Dawson-Matheny.

J. Ralph Dawson and Miss Letta Matheny, both of Buckhannon, were married at 2:30 o'clock Saturday afternoon at the parsonage of the First Methodist Episcopal church by the

Rev. W. B. King, pastor. Mr. Dawson is a well known and prominent business man of Buckhannon and his bride is a member of the younger social set. They will reside at Buckhannon.

PERSONAL

William L. Steele, a prominent Salem Republican and business man, visited the city Saturday.

Hugh M. Martin, a Shinnston attorney, was in the city Saturday.

(Continued on page 5.)

FRANK M. TULLY A VICTIM OF GAS

Former Resident of Clarksburg is Found Dead in Bed in Baltimore.

Frank M. Tully, formerly a resident of Clarksburg and brother of Mrs. John H. Clifford, of Carr avenue, is dead in Baltimore, Md., as a result of an accident. He was asphyxiated by escaping gas as he lay asleep in his room of an apartment house in the northwestern section of that city. Detecting the odor of escaping gas, the proprietor broke open the door yesterday morning and found Mr. Tully, clad in pajamas, upon the bed dead. Mr. Tully had retired the night before in his usual good spirits and it is believed that he failed to turn off the gas properly when he went to bed, as the cock of a gas jet was open only a little bit.

The deceased man formerly resided in Clarksburg, when for a few years he was interested in a retail grocery business situated in the Smith building on West Main street, near Second, but he returned to his former home in Baltimore four or five years ago. He made his home while here with his sister, Mrs. Clifford. Their parents, who were Baltimoreans, are both dead. The deceased man was an affable, courteous gentleman and had many friends in Clarksburg, who are pained over his untimely death.

The funeral will take place Monday in Baltimore.

COMMITTEES TO MEET.

The Democratic county executive committee will meet at 11 o'clock Thursday forenoon at the Waldo hotel and the congressional committee of the Third district will meet there at 2 o'clock in the afternoon of that day.

TO ATTEND SERVICES.

Members of Clarksburg commandery No. 13, Knights Templar, are requested to meet in the Masonic temple promptly at 2:30 o'clock Sunday afternoon to attend the Easter services in Christ Episcopal church at 3:30 o'clock.

CHEESE

The smack o'goodness.
CHICAGO DAIRY

CHOICE NEW HOMES

On Monthly Payments
No down payment required to buy this first-class 5-room cottage on 50x104 ft. lot.

\$600

down and \$300 a year makes you the owner of this 5-room cottage, not yet finished, with bath, oak finish, on a fine 40x120 ft. lot, right at car stop and paved street.

Glenn B. Waters
Real Estate Broker
306 Prunty Bldg.

BELL-ANS

Absolutely Removes
Indigestion. One package
proves it. 25c at all druggists.

HUYLER'S Bon Bons and Chocolates
The Perfect Easter Greeting
1, 2, 3, 4 and 5 Pound Boxes
STURM & WILSON

START RIGHT

When you come to furnish your home remember that floor coverings play no little part in making your interior surroundings pleasant.

Come here for your carpets, rugs, linoleums, matting, etc.

Snider Furniture Co.
130 WEST PIKE STREET

Fundamental Truths Of the Life Insurance Business Are Presented

Along with Other Features by
Former National President
Scovel in an Address.

Charles W. Scovel, of Pittsburg, former president of the National Life Underwriters Association, made a talk before the Central West Virginia Life Underwriters Association in the Masonic temple here Saturday afternoon on "The New Solvency."

The speaker outlined the various activities of the life underwriters association, national and local, and emphasized the many practical ways in which it helps the agent in his daily work. He pointed out how the association is particularly helpful in bringing about radically improved conditions and methods in field work, so that soliciting shall be more and more free from the evils of undue competition and shall be put scientifically right and made more efficient in its manner of presenting to the people the great fundamental truths of life insurance that underlie all good companies. These great truths he summarized as follows:

Second: The fundamental truths of life insurance. These are the great truths common to us all. Here the new motto yields its message. "Above the companies, life insurance." Yes, above and below and in and through the companies, life insurance! The companies are but the machinery through which life insurance, the science, the co-operation, does its work for mankind. The best that can be said for your company or for mine is that it worthily embodies the truths and ideals of life insurance. But any two companies, like any two saints, exhibit two differing blends of the cardinal virtues. We have to look above and beyond all the companies and their various blends, if we want a distinct, complete picture of any one or all of those cardinal truths common to us all.

What is life insurance, fundamentally? It is first of all a science, an applied natural science; the application of nature's great law of mortality. Its advance calculations, like those of astronomy, have been tested and proven throughout 150 years. That science gives us an advance schedule of the maximum number of deaths that will occur in a large group year by year to the end. The closest parallel is an issue of serial bonds; a known number of them to be called each year; which particular ones not known until singled out each year by lot. Foreknown payments, yill, of course, for a sinking fund. That reserve fund, scientifically figured, compounding year by year, belongs to all the outstanding policies; each has a yearly increasing share in it. This is why every life policy is a lifetime sinking fund operation; why a man's premium, or deposit, is not money spent but saved. The science makes it so. It makes "life insurance" unavoidably "spend thrift."

That science and the state laws based on it definitely set apart and protect eighty-four per cent of the entire assets in this policy reserve. They also dominate the daily transactions, leaving practically no room for the fatal errors of judgment by which other business fails. That science is impersonal, impartial, the "square deal" incarnate. It makes the well established company stronger than the new financial institution, not merely as a bigger thing of the same kind, but as having also another and higher kind of strength—the strength of nature's law out of which its whole structure is fashioned as the skyscraper is fashioned of steel. This scientific stability sets all such companies together on a table-rock of granite, towering above all else in the financial and business world.

A life insurance, fundamentally, is also a co-operation. It belongs to

the policy-holders. First, because they, not the company, make it. The lives actually insure each other, and do so almost wholly with their own money. The company (whether mutual or stock) is but the central bureau through which they operate. The policy-holders are the bees, their reserve fund the honeycomb, the company the hive—and when, as it sometimes happens, a re-insurance deal transfers the bees, honeycomb and all to another hive, there is where the honey making goes on. Then it is plain enough that the hive itself never made any honey. The policy-holders moreover, own nearly all the assets and profits. Over ninety-seven per cent of each, taking all the companies together. They are the actual owners in law and in fact; the company management (whether mutual or stock) is but their trustee to collect, invest and distribute.

This life insurance is not at all to be classed with the usual private, proprietary business, existing to make money out of its customers. It exists to save and earn money for its customers, who are also its sole or chief owners. That is why its contracts are so liberal and its practices even more so. As a true co-operation and want it now—the kind that life insurance is to be classed with the mutual savings bank or the building and loan association; it is a great deal more like one's church, lodge or club, than like one's grocer or gas company. Its business organization and agency forces are necessary to its efficient operation; they are its brain and hands, but they are in no sense its body and soul. It is a co-operation of policy-holders that is being life insurance lives and has its being.

This again means strength, permanence, stability. The single company numbers its members by the thousands, enlisted for life. Far greater than the strength of great assets is the strength of great numbers of men. This is living, growing strength; its keener creating more values. It is the distinctive strength of "municipals" which because of it lead the list of investment bonds. It is, in Darwin P. Kingsley's fine phrase, "the immeasurable strength of men standing together."

These are some of the big fundamental truths—common to all of us, but not possessed by other business—that the New System must voice to prospects and people generally. Must voice, not merely because they are true, but also because they are effective; far more effective than any one company "sales-talk" can be.

The New Solvency, therefore, is soliciting that grounds the prospect's confidence in all our propositions on a few fundamental facts and truths common to us all, and thus leaves the bulk of the time free to tell him plainly the things that interest and attract him.

It is soliciting that has no time to fight over the one immediate "prospect"—both because the fight (however it ends) will yield him a poorer future prospect and booster; and because very many more people are waiting around the corner to be rightily solicited without any fight. It is soliciting that is creative, not competitive; with talk that is institutional, rather than "one-company"; by rightly trained, permanent agents, working for their own and their prospects' future with all the resources of skilled salesmanship, plus professional counsel, plus apostolic vision and zeal.

It is in a word efficient soliciting—the kind that makes the prospect want life insurance, want it largely, and want it now—the kind that will open the eyes of the whole public to its need for life insurance, and open those eyes far wider than has ever seemed possible to it or to us.

MR. BOEHM RECEIVES BLACK HAND LETTER

Message is Unique As It Contains Promises Instead of Threats.

DEATH

Of Prof. Tapp, a Point Marion, Pa., Bank Cashier, is Announced Here.

Thomas Boehm, of the Morris Grocery Company, is the unfortunary victim of a Black Hand letter joke some one has just played on him. He has just received through the mail a message of the Black Hand sort, which, however, is unique in that it contains political promises instead of threats. The writer smeared his left hand with soot and made an impression of it over the letter. The letter reads as follows:

look Think aTudy
BEWARE and voTe Rite

mr. Bohn
I kno You gooDie man me gooDie man To

you Votte for Me me makey You Goodie govner you Votte for me me gets You Sell lots GOODS To Tally MeV

Me Ketch govner me Make Heap Big WET state For you.

Yourre Trly

C. P.

Mr. Boehm is shivering—not with fear, but with laughter, as he has traced the letter to its source owing to the fact that it was typewritten and in these days of Pinkertons, Burnses, Biddingers, Sherlock Holmeses and Harry Brookses, it is as easy as falling off a log to trace a certain typewriter from its type impressions. The letter was written in Clarksburg and not at Haywood.

MORE ANNOUNCEMENTS.

James Burgess has filed his announcement with I. Wade Coffman as a candidate for nomination for constable in Coal district, Ira L. Queen his for member of the board of education in Coal district, Dorsey W. Cork his for county commissioner, Ray L. Strother his for prosecuting attorney, Fred E. Shetter his for a member of the house of delegates, and John M. Knox his for sheriff. All are Republicans.

There are about 1,000 kinds of mosquitoes.

WHEN RUN DOWN

Hood's Sarsaparilla, the Reliable
Tonic Medicine, Builds Up.

The reason why you feel so tired all the time at this season is that your blood is impure and impoverished. It lacks vitality. It is not the rich red blood that gives life to the whole body, perfect digestion and enables all the organs to perform their functions as they should.

Get Hood's Sarsaparilla from any druggist. It will make you feel better, look better, eat and sleep better. It is the old reliable tried and true all-the-year-round blood purifier and enricher, tonic and appetizer. It revitalizes the blood, and is especially useful in building up the debilitated and run-down.

Hood's Sarsaparilla is helping thousands at this time of year. Let it help you. Get a bottle today and begin taking it at once. Be sure to get Hood's. Nothing else acts like it.—Advertisement.

TO HAVE PARLEYS.

(BY ASSOCIATED PRESS)
BERLIN, April 22.—Germany's answer to the latest American note is likely to be delayed by some parleys and requests for further information on certain points, according to the Lokai Anzeiger, which says it learns that the note is a decidedly long one and that it will be examined with German thoroughness.

ATTACKS CAMP.

(BY ASSOCIATED PRESS)
CONSTANTINOPLE, April 22.—A British camp on the Suez canal has been attacked by a Turkish aeroplane. The airplane dropped bombs and returned successfully.

ADJUDGED INSANE.

Edward Clark, aged 36 years, a steam fitter residing on North Sixth street was committed Saturday by the county lunacy board to the state hospital at Weston. He suffers from loss of memory.

IN KAISER'S HANDS.

(BY ASSOCIATED PRESS)
BERLIN, April 22.—The American note is now in the hands of Emperor William, Chancellor von Bethmann-Hollweg and General von Falkenhayn, chief of the general staff at general headquarters.

TO OPEN HEADQUARTERS.

(BY ASSOCIATED PRESS)
WASHINGTON, April 22.—The Democratic national committee has decided to open at once headquarters in New York and Chicago. Plans are being arranged for co-operation with the Democratic congressional committee.

INTENSIFIED BLOCKADE.

(BY ASSOCIATED PRESS)
BERLIN, April 22.—According to a despatch from Geneva it is reported from Lyons, France, that an intensified Entente blockade against neutral countries will be begun without any preceding announcement. It is also reported that from today no neutral protests will be answered.

LOWNDES

For all Grades of
NEW CARPETS AND RUGS.

DO YOU KNOW

how few dentists there are that can make a set of teeth that really is a work of art and ability? A makeshift you can wear, but ours will please you.



\$10 Set of Teeth...\$7.50

Solid Gold Crown \$4.00

Fillings 50c up

THESE PRICES ON NEW WORK FOR SHORT TIME.

All work guaranteed. We guarantee painless extracting and other work with least discomfort.

Pyorrhea or Diseased Gums successfully treated.

HILL BROS.

DENTISTS

K. of P. Bldg., Opp. Sheriff's Residence, Third Street.

Auto Livery Co.

819

Taxicabs & Touring Cars

Weber's Flower Store

ROSES

VIOLETS

CORSAGE

BOUQUETS

Beautiful Cut Flowers of
Every Description

Weber's Flower Store

Gore Hotel Bldg.

Pike Street

SHINNSTON GIRL RECOVERS.

Dora Long, of Shinnston, who was recently operated upon in the St. Mary's hospital for mastoids had successfully recovered Saturday to be taken to her home.

to Jack W. Kentta and Allina Luoma and Curtis C. Maxwell and Nellie Myers.

The British government is establishing a powerful wireless station in Jamaica.

MARRIAGE LICENSES.

Marriage licenses have been issued

Bananas are immune from insect attacks.

"Spick & Span"

Finish your floors with Hanna's Lustr-o-Finish and they will look spick and span under the hardest wear. It stains and varnishes at one application. You can buy

Hanna's Lustr-o-Finish

In any wood color to match your woodwork. It will dry with a tough elastic coating that will not show heel marks. Also fine for furniture, stair treads, window sills and all woodwork.

In all Wood Colors

Sold by
R. T. Lowndes, Clarksburg, W. Va.

Dividend Payers

Dividends are paid by net earnings, not by gross revenues. Money made is net profit. Money is net profit, not income. If you are not a dividend-payer now, put yourself on a dividend-paying basis by starting a savings bank account as soon as you can, setting aside every week a definite proportion of your income to form a reserve fund.

CAPITAL \$500,000.00 SURPLUS \$200,000.00
THE UNION NATIONAL BANK
4% 4%